

Financial Stress and Lost Sleep

If financial worries keep you awake, you are not alone. A study in June 2009 found that 69 percent of Americans are experiencing this problem to some degree. You can be penniless or an over-extended millionaire and still lose sleep due to financial stress. It is an equal opportunity problem. The top worries include lack of money for retirement, followed by health care expenses and concerns over the ability to make a mortgage or rent payment. Talk to your doctor to rule out a sleep disorder. Avoid alcohol as a sedative to put you to sleep, which can disrupt your nervous system or disturb your deep sleep cycle. Check the Web site of the National Sleep Foundation (sleepfoundation.org) for plenty of helpful tips.



Source: GfK Research and CreditCards.com.

Working after Retirement a Plus!

A new national study shows that retirees who transition from full-time work into a temporary or part-time job experience fewer major diseases and are able to function better day to day than are people who stop working altogether. And the findings were significant even after controlling for people's physical and mental health before retirement. The coined term is "bridge employment," defined as employment during the period of time between one's career and complete retirement. This can be a part-time job, self-employment, or a temporary job.



Source: American Psychological Association, Press Release, 10-13-2009

Fat-Burning Secrets of Nutrition

If you're exercising and not losing weight, you may be shorting your fitness program by avoiding weight training. Muscle has enormous fat-burning capacity, even at rest. Building only five pounds of muscle can help you burn 150 to 250 extra calories per day! Talk to your doctor and an exercise or diet expert. Visit the Web sites of health and fitness centers, and you may discover a wealth of free tips, videos, and even meal plans on those sites!



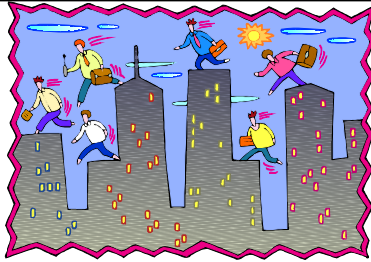
Internet Addiction Can Sneak Up on You

When you limit your time on the Internet, do you notice you become restless and uneasy? Does relief come only when you are able to get back online?

Think back over the past several years. Were you involved in hobbies and pastimes that today you no longer spend time doing, like gardening, woodworking, shooting basketball, meeting friends at the park, or fishing with buddies? If yes, it may be time to intervene and overcome an Internet addiction. There is a lot at stake, especially if you have relationships, educational plans, and career goals that are not getting the attention they deserve because you're online so much.



Take Charge of Morale!



Everyone wants high morale, but when morale suffers, help often arrives too late. Whose job is it to “improve morale?” Most people would shout, “Management!,” but this is frequently not the case. Instead, *you* may be the first line of defense. The danger signal is a deterioration of your or your group’s commitment to workplace mission, or a loss of faith in the importance of your work. If you detect these signals, it’s time to take action before rumors and backbiting begin. Poor morale increases absenteeism and turnover, lowers productivity, and contributes to the likelihood of inappropriate behavior, even violence. What can a group or its members do to intervene and improve morale? First, avoid gossip and rumors. If approved, hold a meeting that is not a blame session but rather a strategy session. Instead of asking, “What’s wrong with us?” ask, “What can work to improve morale?” This strategic tip removes conflicts from your discussion. Assign a monitor to keep this rule and hold everyone to it. Now ask, “What works to: 1) make communication between us more effective, 2) improve our ability to feel recognized for our contributions, 3) help us feel more control over what we do and how it is done, and 4) improve positive feelings we have toward each other?” You may generate suggestions for management, but don’t drift away from your primary goal of improving morale. Hold a follow-up meeting and repeat the process.

Better Relationship with the Boss

Be proactive and meet with your boss to fix a difficult relationship. This workplace stressor can get tougher to repair down the road. Gain clarity by defining the real issue first. Your goal

is an improved relationship, *not finding fault*. Have you played any role in the development of a difficult relationship or have communication problems added to it? Accept the universal principle that each party in conflict plays a role in contributing to the conflict. Otherwise, you probably won’t get very far. At the meeting, explain your concerns in unemotional language. Use “I” statements such as, “I’ve grown concerned...” or “I sometimes feel we...” Be positive—not cocky or passive aggressive. Speak respectfully and always let him or her respond. After this meeting and as you move forward, maintain ongoing contact with your boss.



Self-Motivation: Struggling to Exercise

Structure and accountability are the keys when trying to establish an exercise routine. Structuring exercise is the how, what, when, and where of your exercise program. Accountability is answering to someone or something if you don’t follow through. Mutual support from an exercise buddy is a good example. Accountability gets you past the “I-don’t-feel-like-doing-this” hump. Stick with it, however, and before long the next phase kicks in—emotional reasons to keep exercising. Acquire strong enough reasons and almost anything is possible. Here’s a helpful tip: Read about the “16 desires of life” first formulated by professor of psychology and psychiatry, Steven Reiss (easily found online). Reiss believes almost all these desires are inherent to humans. You’re hardwired for them. They include independence, acceptance, idealism, social contact, and tranquility. How many can you link to your reasons for exercising? Write them down and feel a new desire to exercise.



You ‘Look’ Okay to Drive ... Right?

Having a “designated driver” is a smart move to get home safely from a holiday party or other event where alcohol has been served. But what if you did not plan ahead? Definitely do not pick the drinker in your group judged to be the “least affected” by alcohol. That person could have the *highest* blood alcohol level but not look like it due to high tolerance. The drinker may feel fortunate having high tolerance, but this could also be what is medically referred to as the “adaptive stage” of alcoholism. Feeling drunk after over-drinking is normal. “Handling it” is not. A drinker with high tolerance may not look drunk or act drunk until he or she runs a red light.

